**ADVANZIA BANK**

Capitol App
User Guide

INSTALLATION

✓ To install the app on your smartphone, simply **scan the corresponding QR code** with your phone, or if you are reading this on your phone simply tap on the badges on the right.

✓ Alternatively, **search for "Capitol cards"** on Google Play or the App Store.

✓ Once in the Capitol app page on Google Play or the App Store, tap on the **"Install"** or **"Get"** button in order to install the app on your phone.
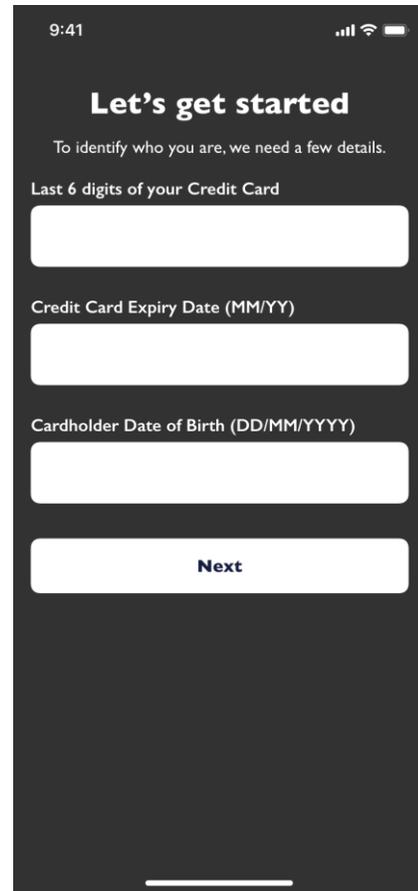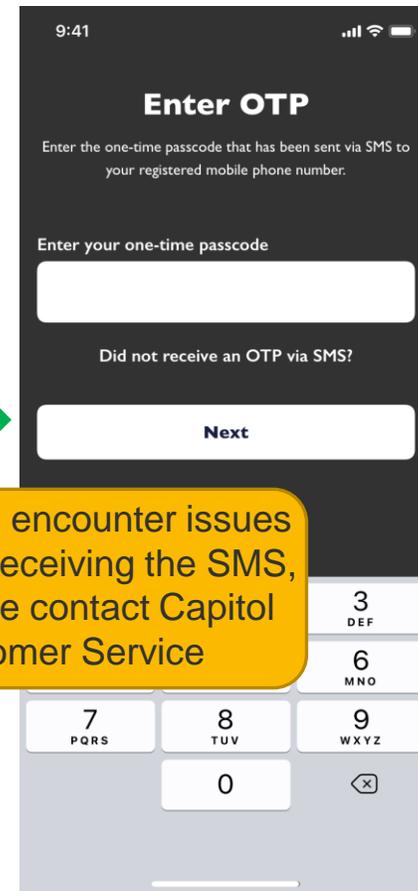
REGISTRATION

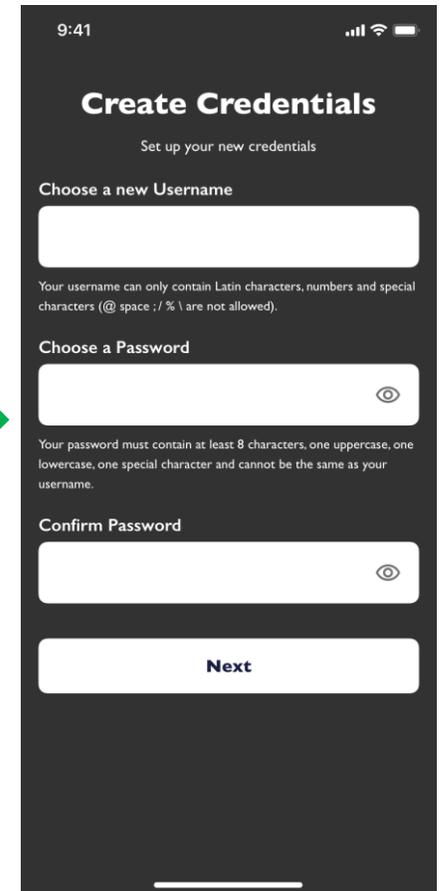✓ Open the app on your phone and tap on the **"Get Started"** button
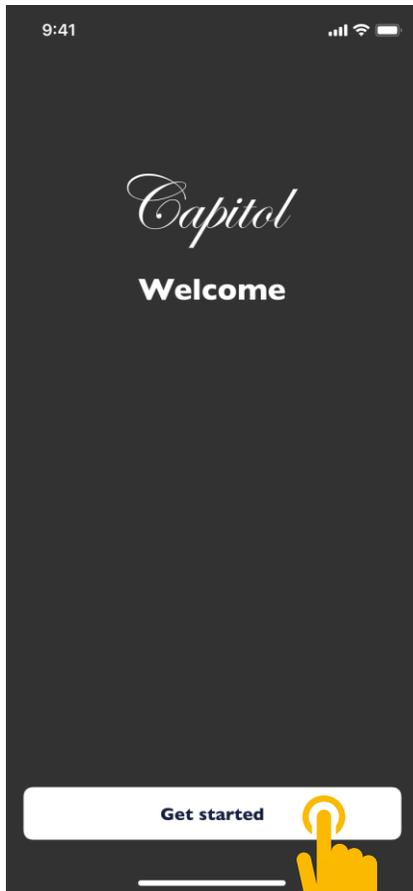
✓ Enter the **last 6 digits** of your credit card, its **expiry date**, and your **date of birth**

✓ Enter the **one-time passcode** that you receive via SMS on your phone

✓ Choose your **Username**, choose a **Password**, and **confirm** Password

If you encounter issues with receiving the SMS, please contact Capitol Customer Service

REGISTRATION

✓ Choose a **4-digit Passcode** for logging in to the app

✓ You also have the option to enable biometrics such as **Face ID** or **Touch ID** (depending on your device) for quickly logging in

✓ Once you have **successfully registered** you will see a success screen. Tap on **Start now** to log in

Once registered, you will receive an **email confirming** your **registration and username.**
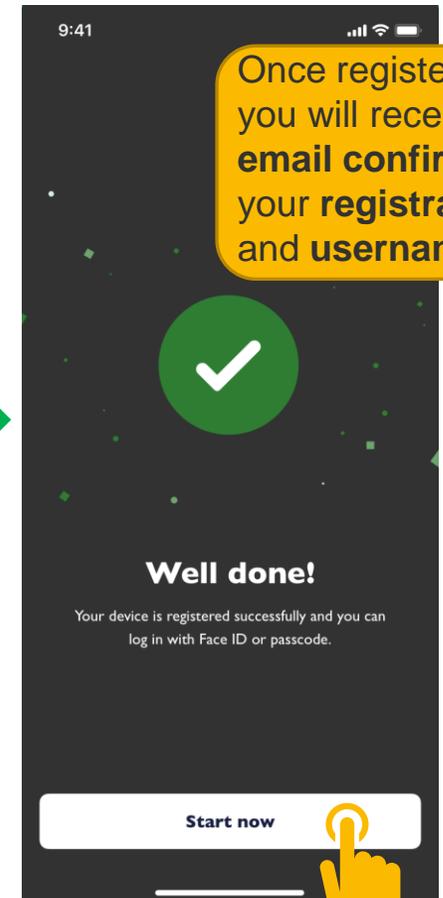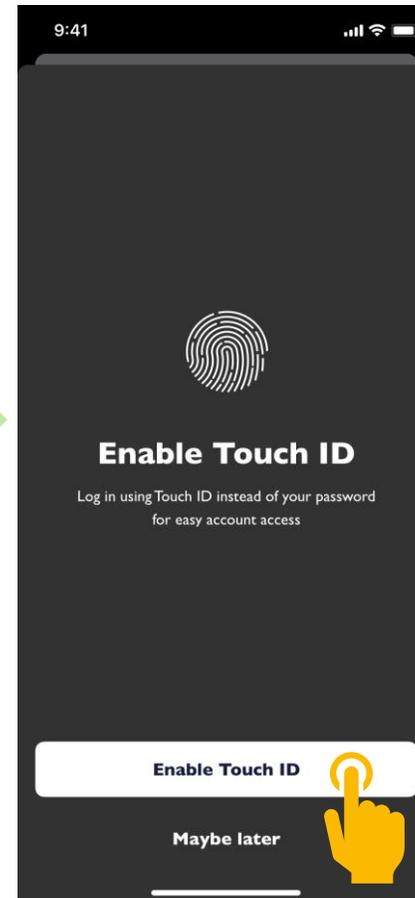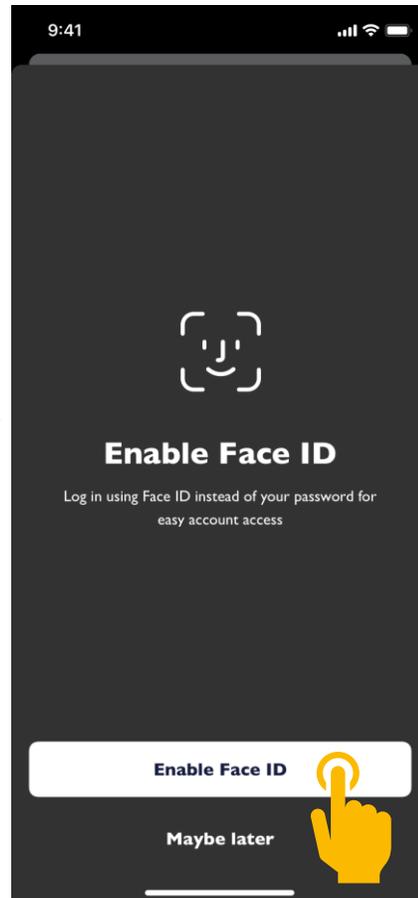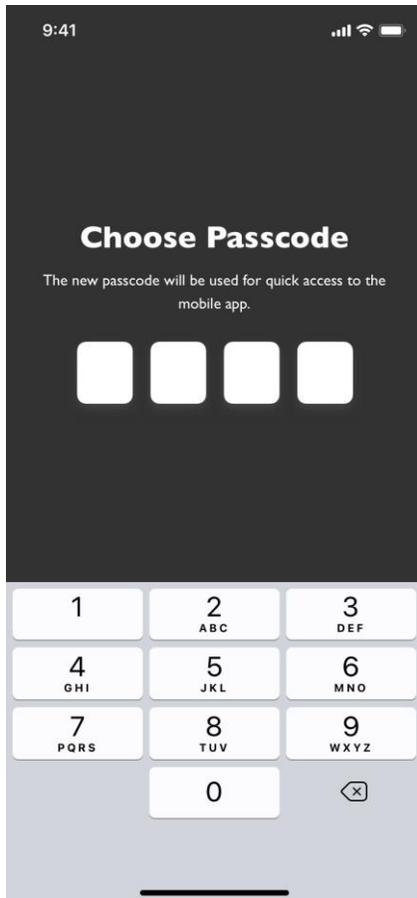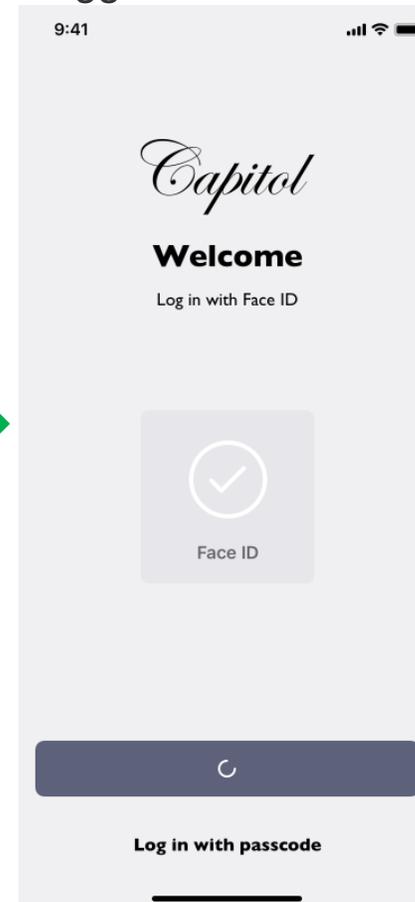
LOGIN – USING FACE ID (iOS DEVICES ONLY)

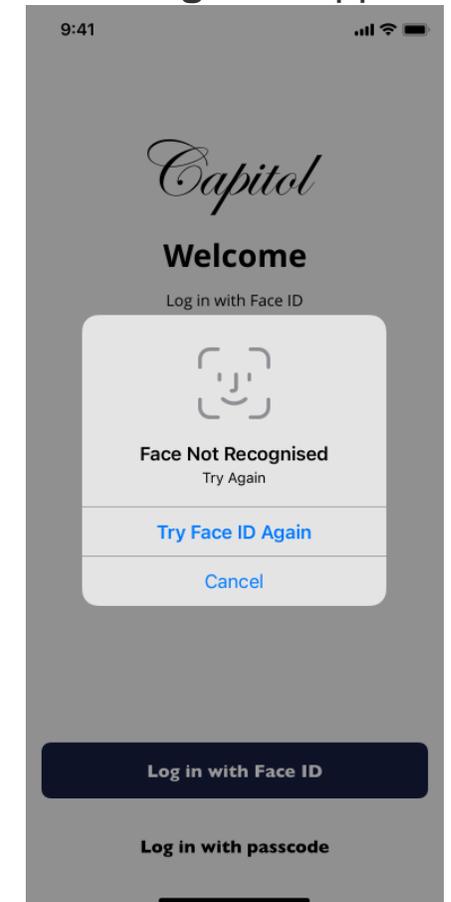✓ Select to login with **Face ID** (if you set this up during Registration)
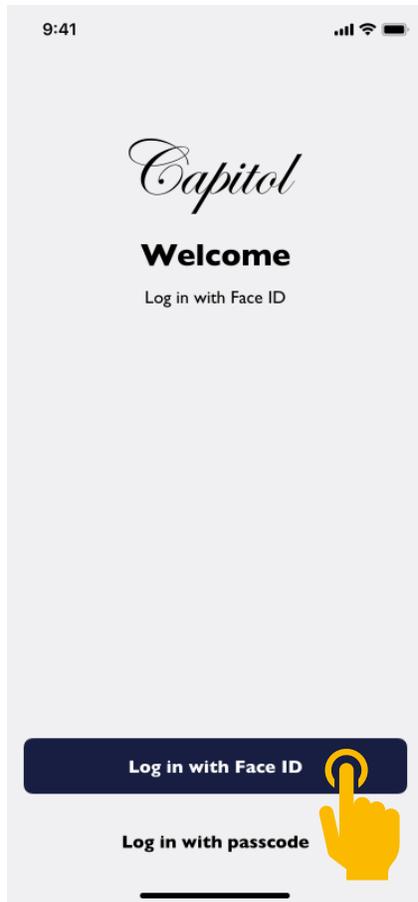
✓ Hold your phone in portrait orientation and position your face **in front** of your device
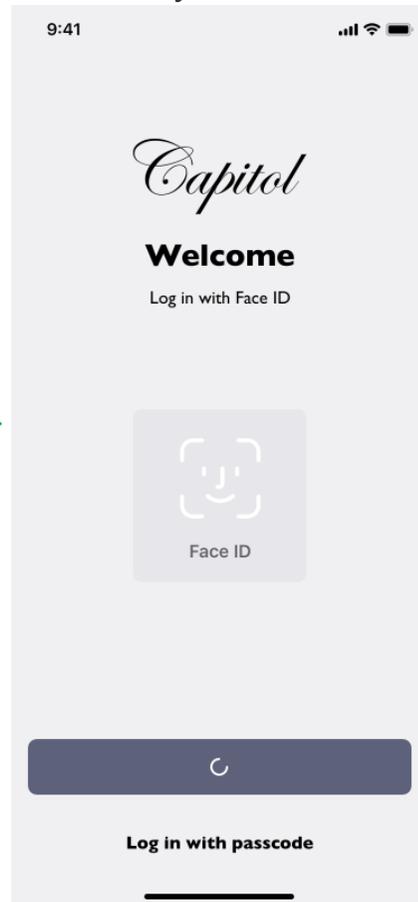
✓ Once the face scan is **successfully completed** you will be logged in

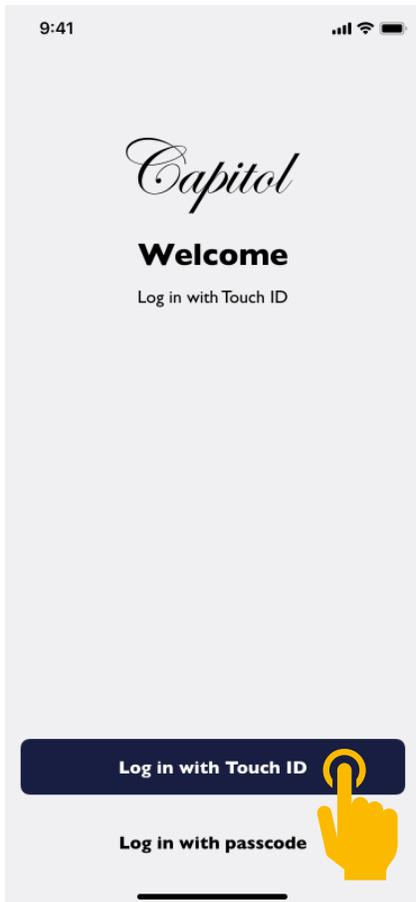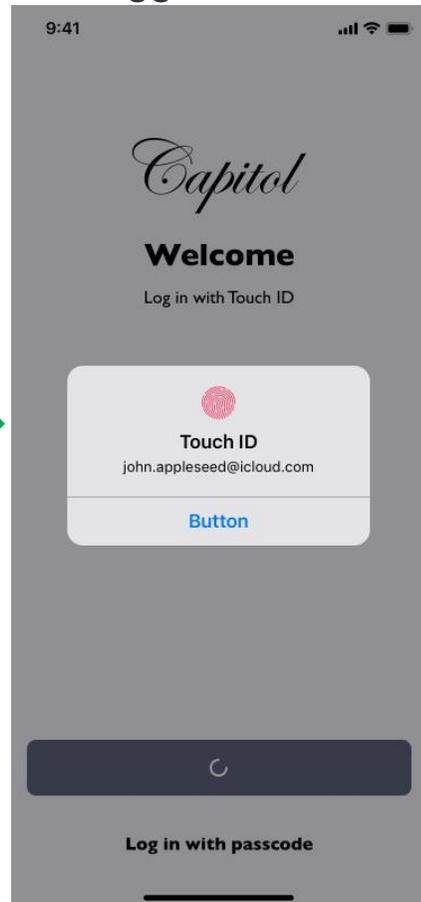✓ If the face is **not recognised** during the scan the following **error message** will appear
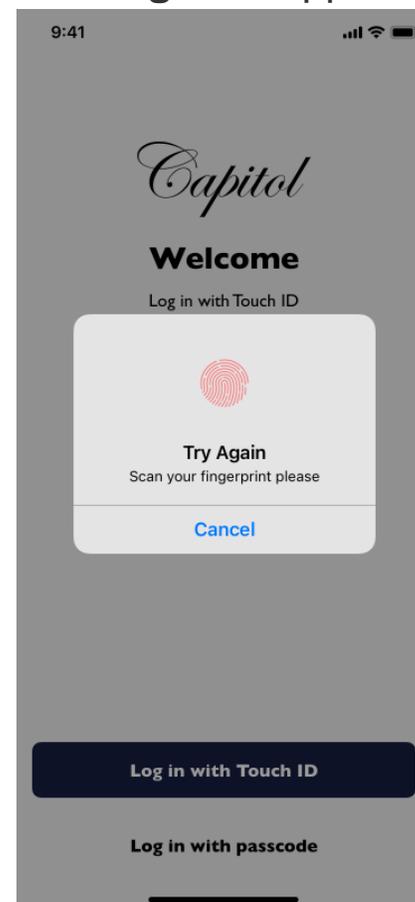
LOGIN – USING TOUCH ID

✓ Select to login with **Touch ID** (if you set this up during Registration)

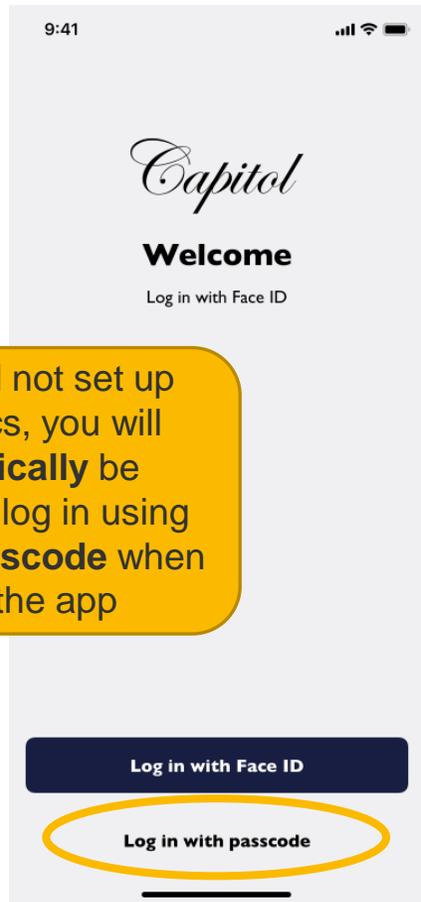✓ **Touch and hold** the fingerprint sensor of your device until you are logged in to the app

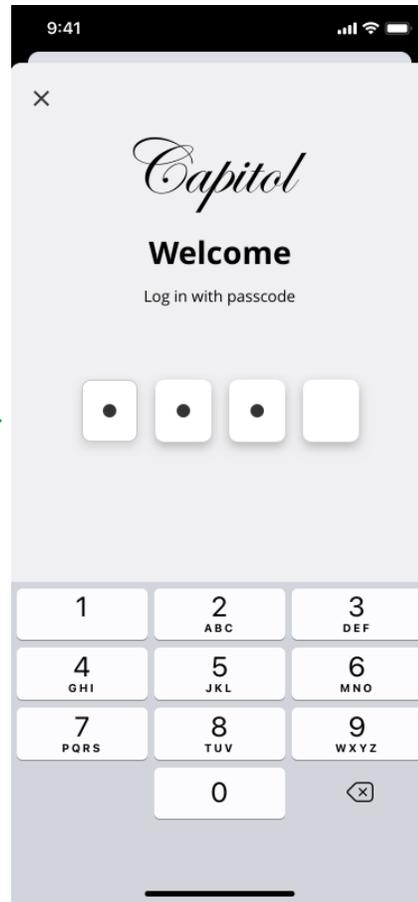✓ If the fingerprint is **not recognised** during the scan the following **error message** will appear

LOGIN – USING YOUR 4-DIGIT PASSCODE

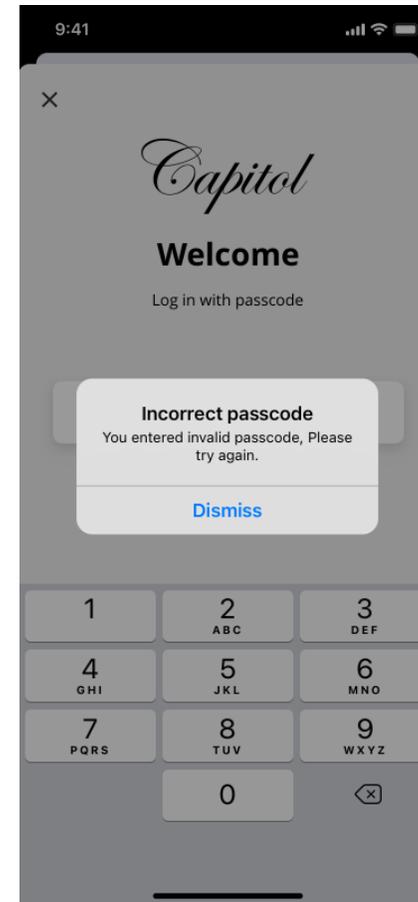✓ You can also choose to log in using the 4-digit **Passcode** you chose during Registration

✓ **Enter** your 4-digit Passcode and you will be logged in

✓ If the passcode is **incorrect** the following **error message** will appear

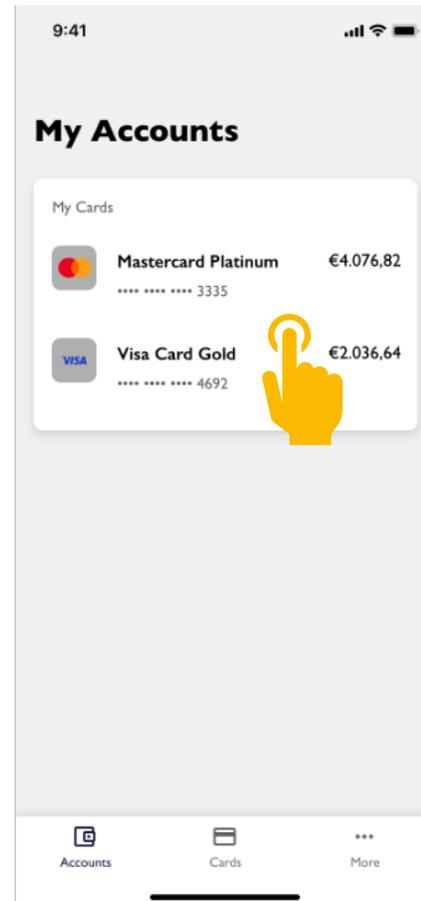✓ After **5 login failures** your app **access will be blocked** and you must call Customer Service for unblocking

If you did not set up biometrics, you will **automatically** be asked to log in using your **Passcode** when opening the app
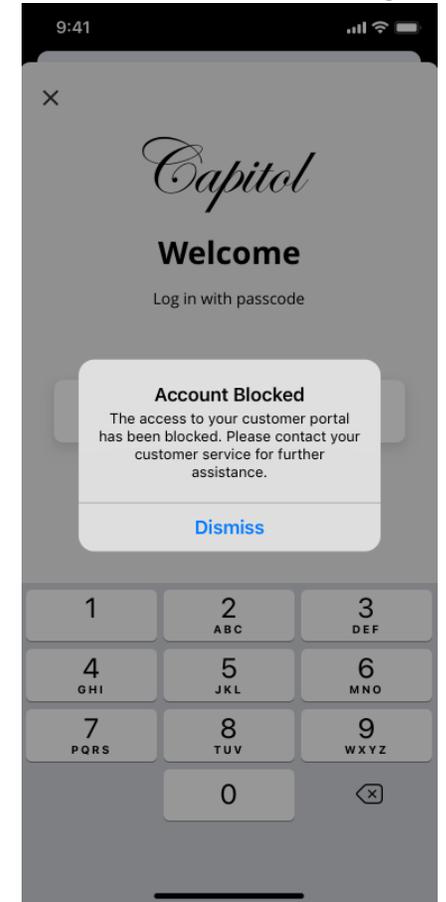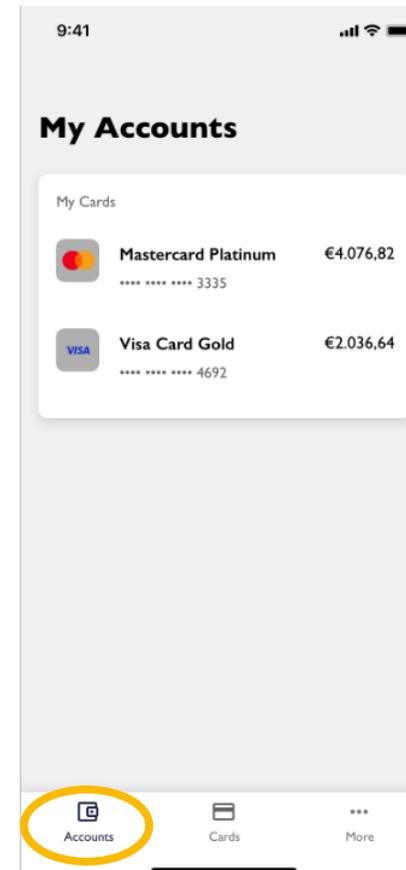
ACCOUNT SELECTION

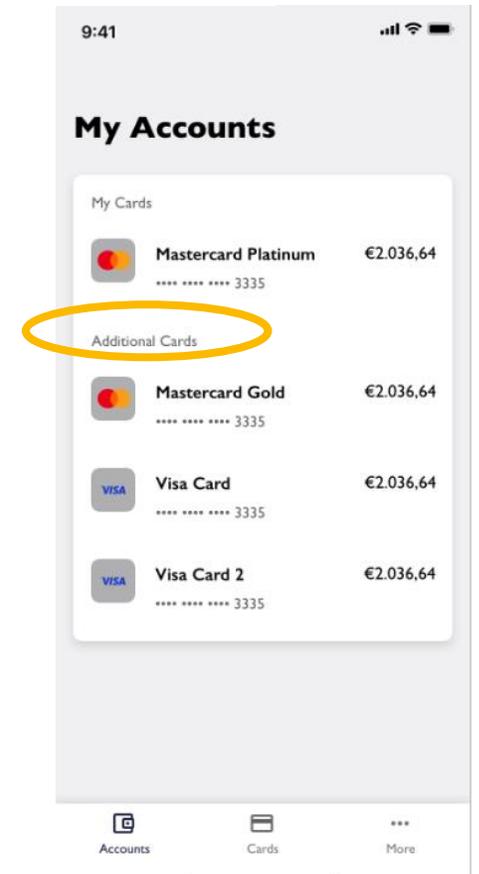✓ Once you log in, the first screen that will appear will list **your card accounts**
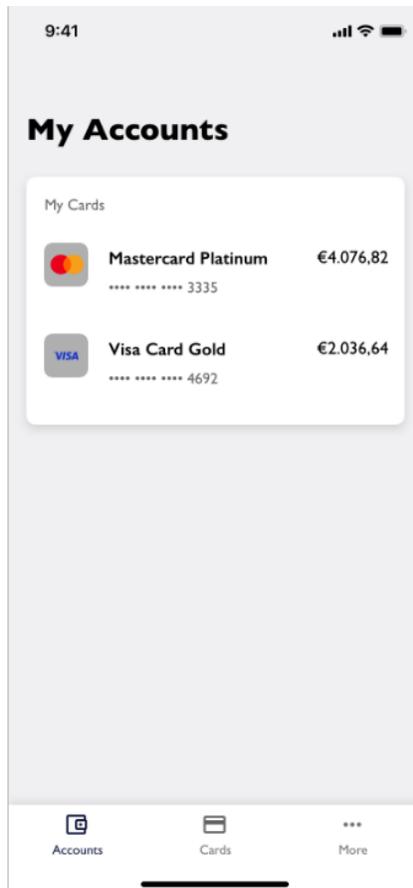
✓ **Tap on the account** you wish to view

✓ To come back to this screen at any point, tap on the **Accounts shortcut** on the bottom-left
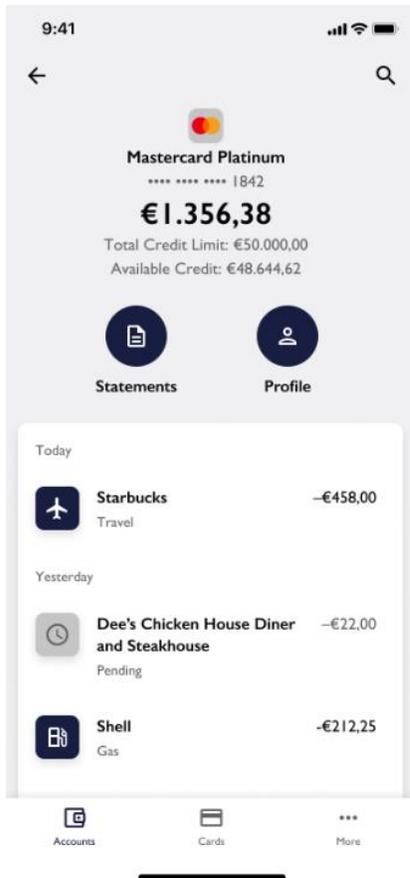
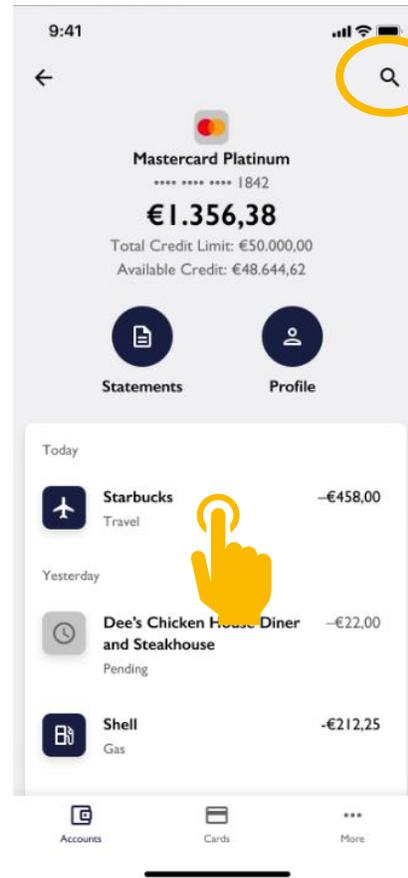✓ You are be able to **view your Additional Cards** within your Principal Card's profile
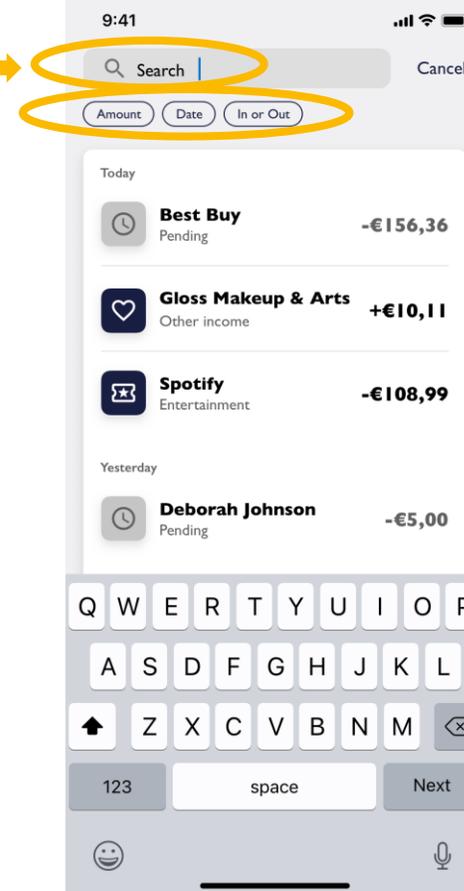
ACCOUNT VIEW – TRANSACTIONS

✓ Once you select your Account, you can view all your **Pending, Posted, and Declined** transactions

✓ **Tap on a transaction** to view further details about it or **tap on the search icon** to search or filter transactions

✓ You can **type in a search** or **filter** by amount range, date, and incoming or outgoing transactions

✓ If the transaction was done in a foreign currency you will see here the **converted amount** and **conversion rate**
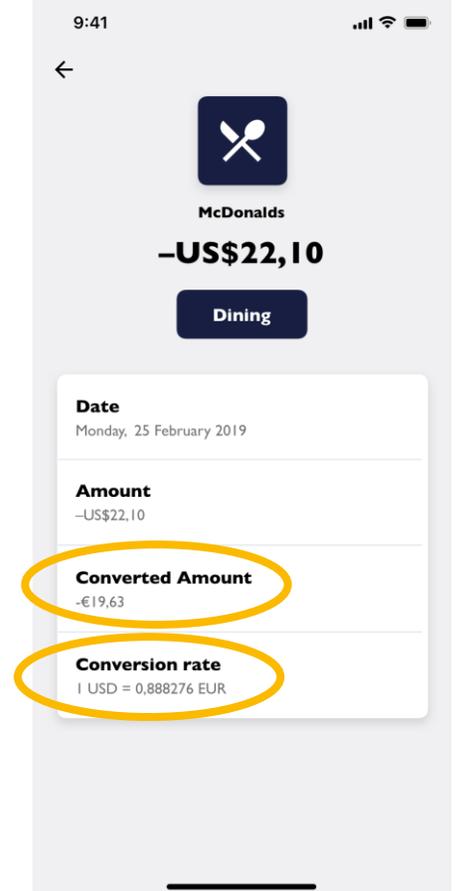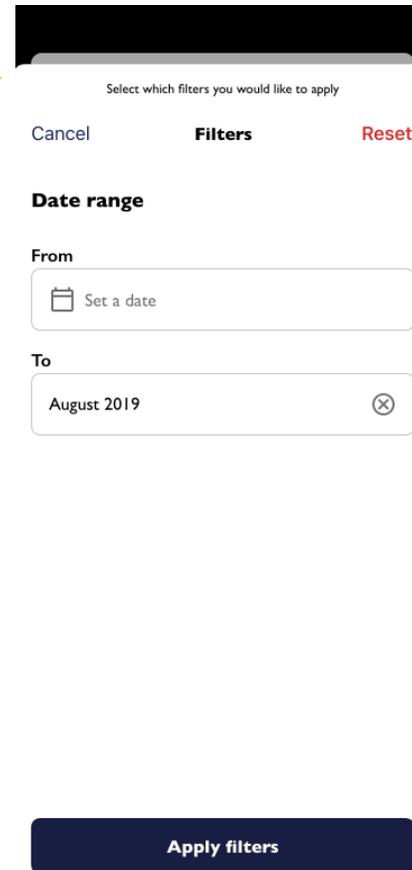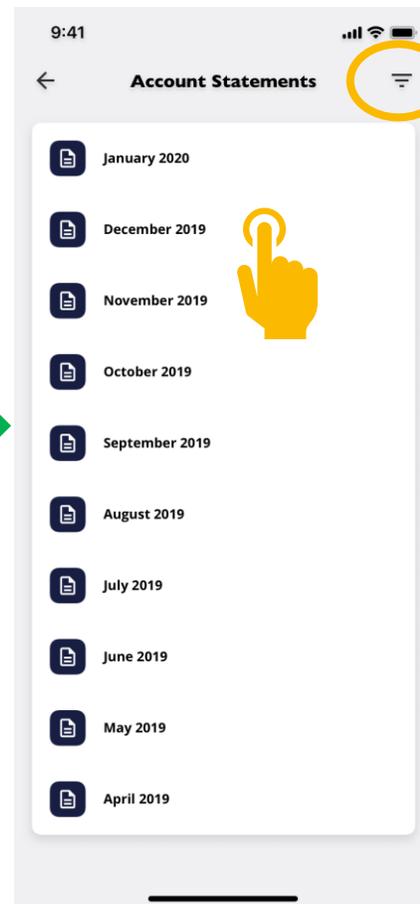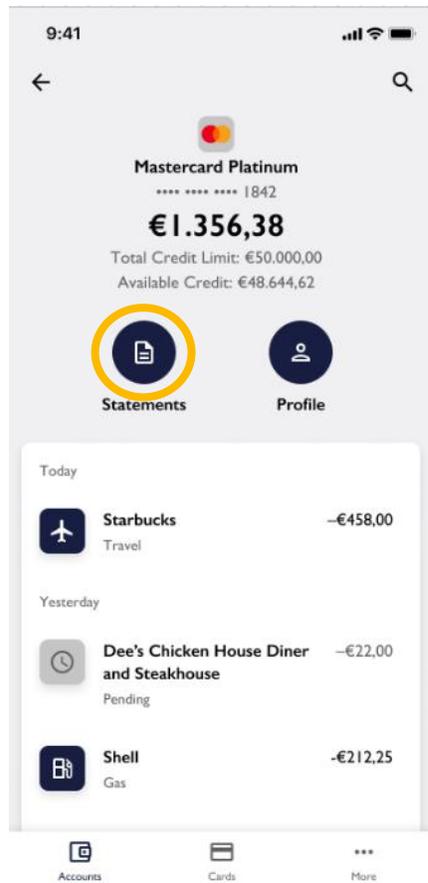
STATEMENTS

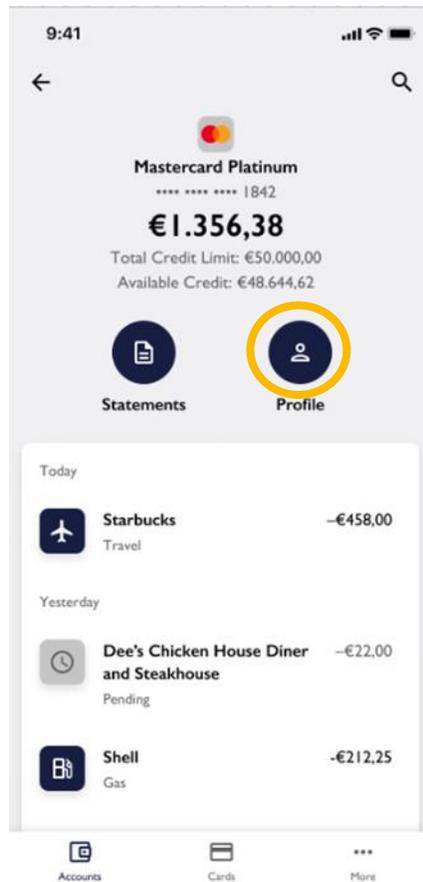✓ Tap on the **Statements** icon to go to the Account Statements screen

✓ Tap on a date to **view** and/or **save/share** that Statement
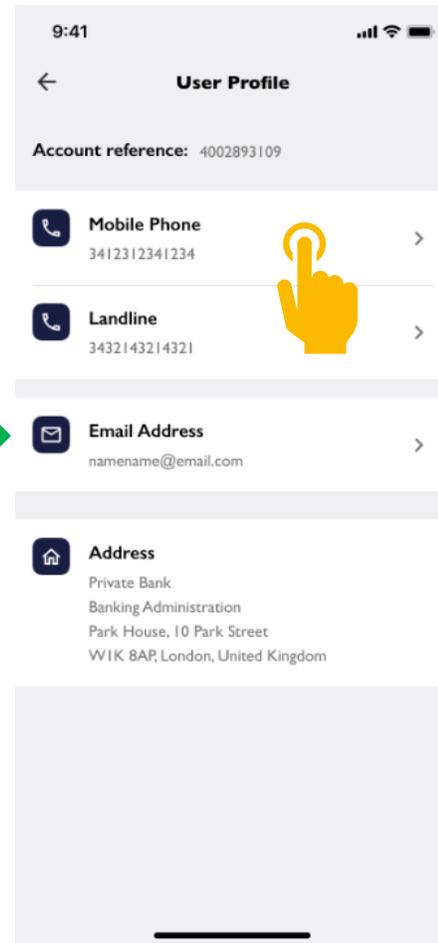
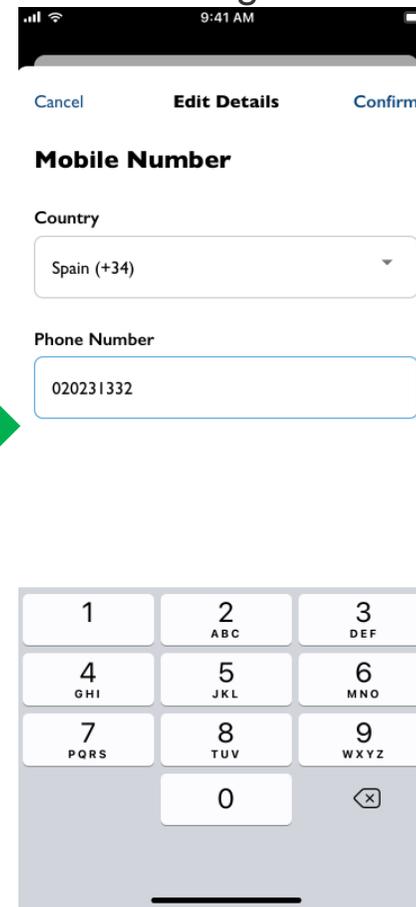✓ Statements can be filtered by date

USER PROFILE

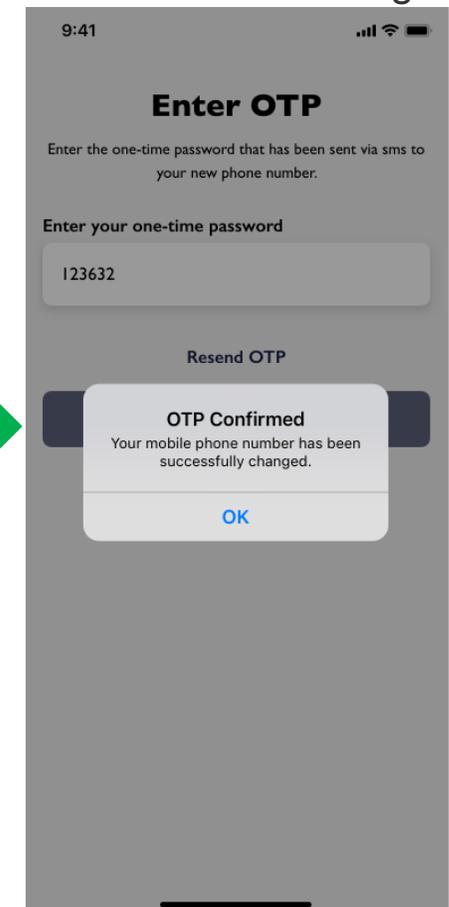✓ Tap on the **Profile** icon to go to the User Profile screen

✓ Tap on **Mobile Phone**, **Landline**, or **Email Address** to edit

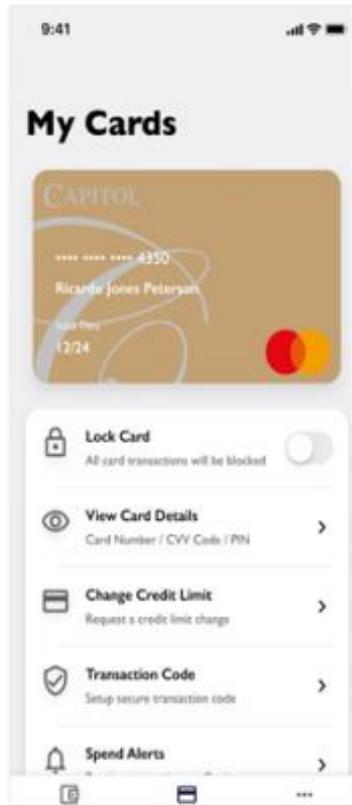✓ **Enter your new** Mobile number, Landline number, or Email Address if you wish to change it

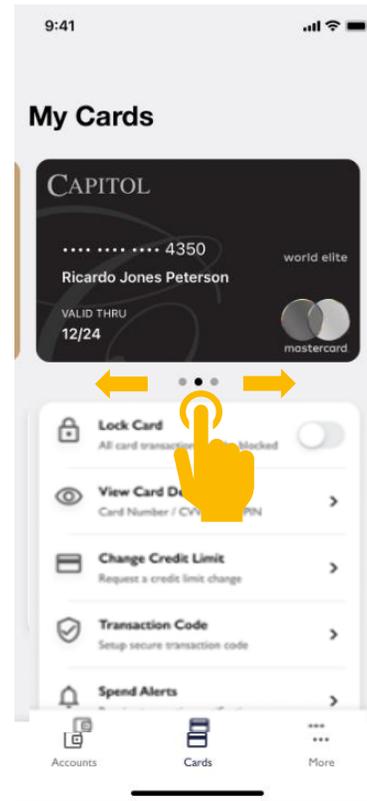✓ An **OTP** will be sent to your **new mobile number** or **new email address** in order to validate the change
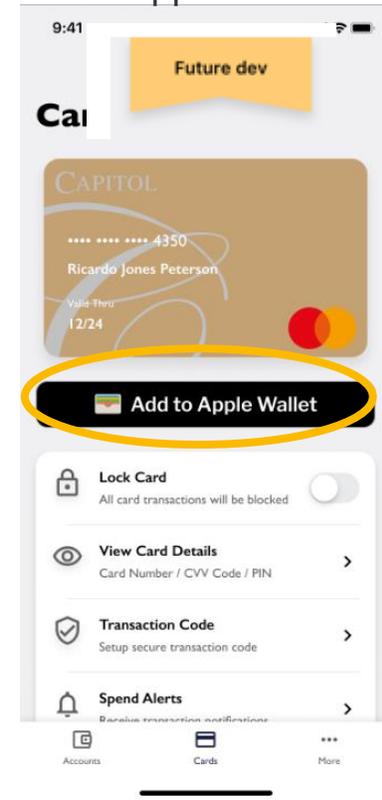
CARD MANAGEMENT

✓ In the **Card Management** you can **Lock** your card, set your **Online Transaction Code**, and activate **Spend Alerts**

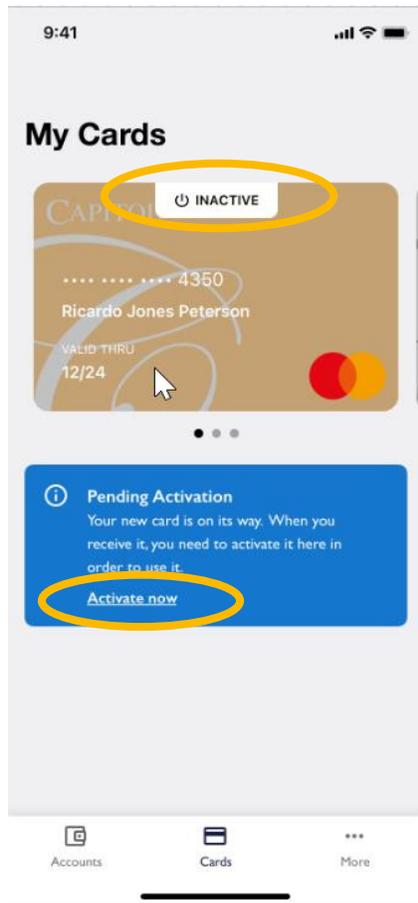✓ **Swipe left and right** to scroll through your various cards

✓ In a future release, you will be able to **add your card to digital wallets**, such as Apple Pay, directly from the app
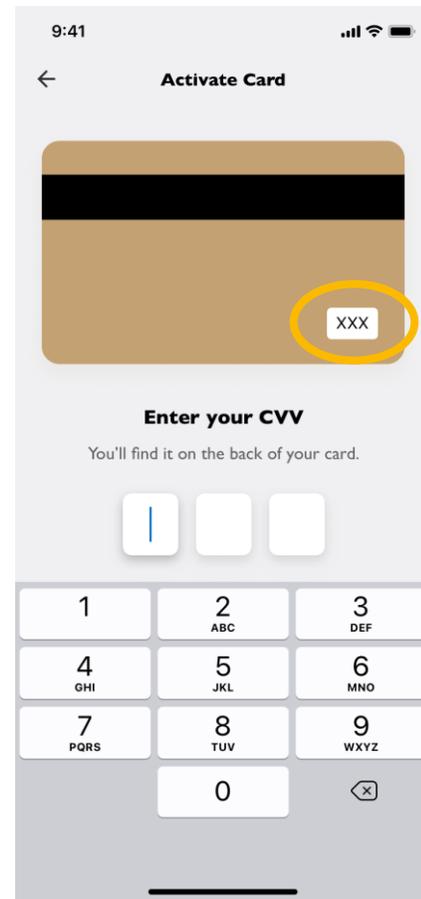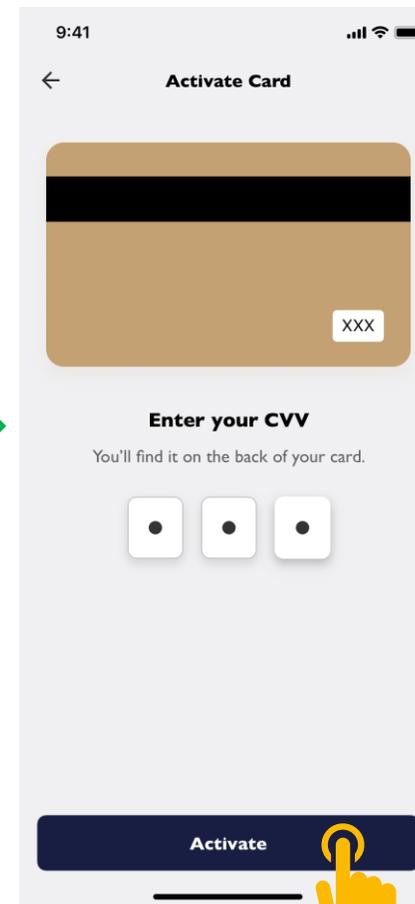
CARD MANAGEMENT – ACTIVATING CARD

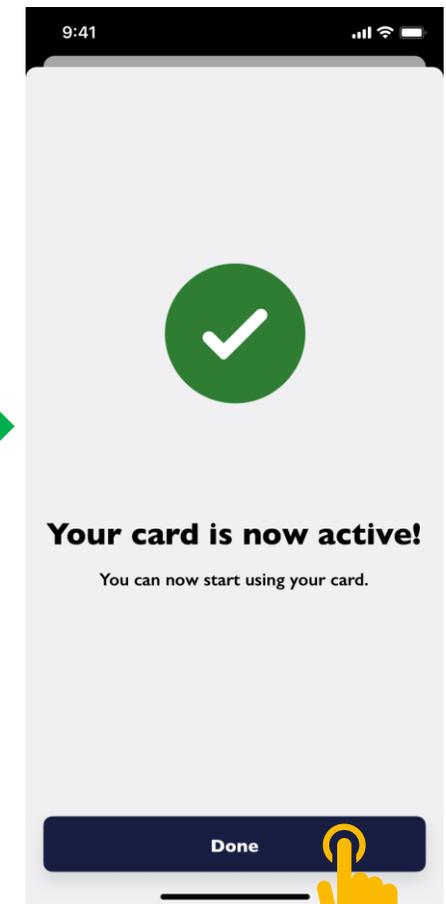✓ If a card is in active, the word **"INACTIVE"** appears over the card. Tap on "**Activate now**" to activate it

✓ You will be asked to enter your **CVV code**; this is the **3-digit code** that appears on **the back of your card**

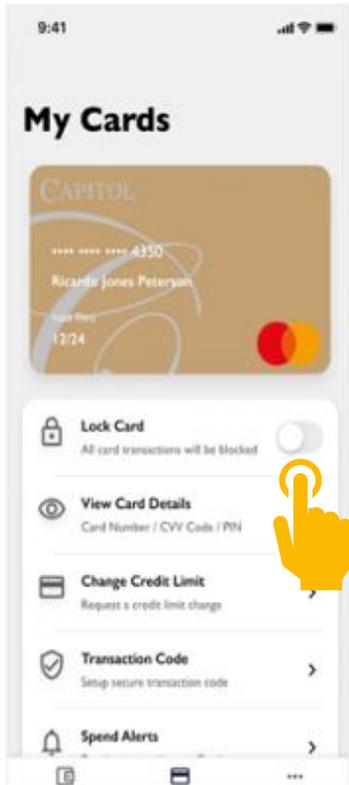✓ **Type** in your CVV code and then tap on the **Activate** button

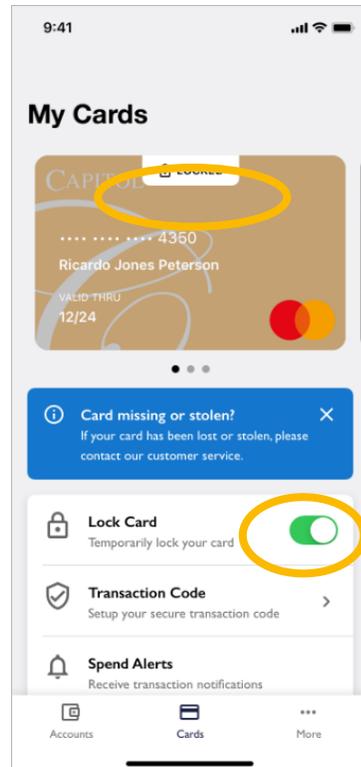✓ You will see a success screen confirming **your card is now active**. Tap on the **Done** button
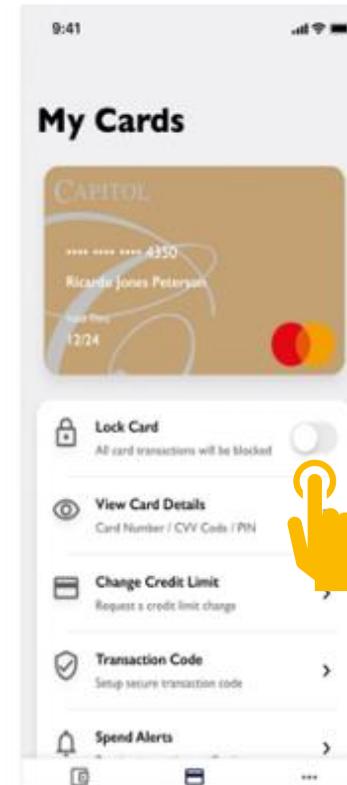
CARD MANAGEMENT – BLOCK AND UNBLOCK CARD

✓ Tap on the **Lock Card** button to **temporarily block** your card

✓ The toggle will then get **coloured** and move **to the right** and the word **"LOCKED"** will appear over the card

✓ To **unblock** the card simply tap again on the **Lock Card** button

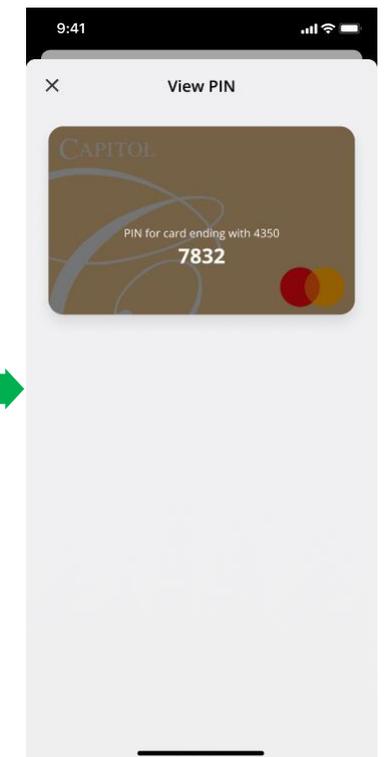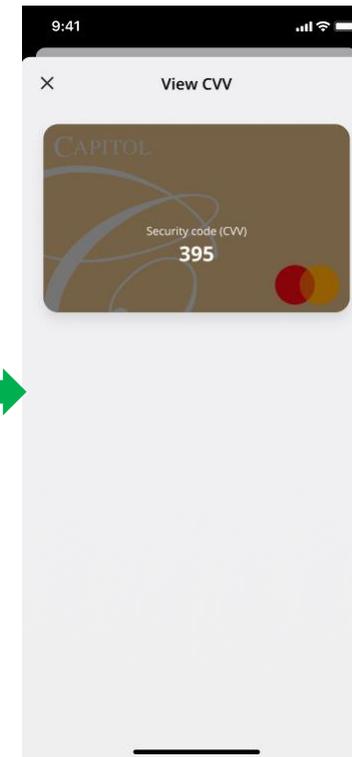# CARD MANAGEMENT– REVEAL CARD DETAILS
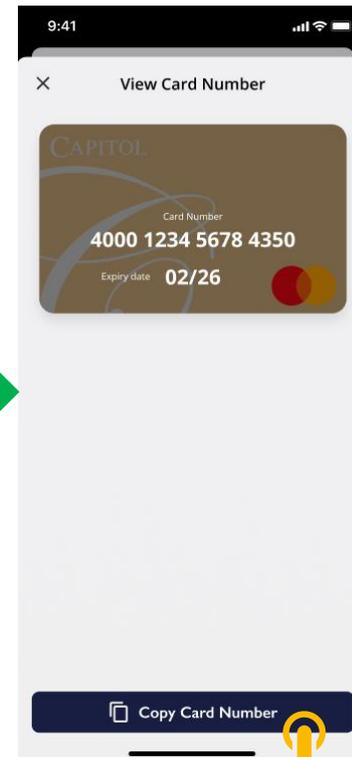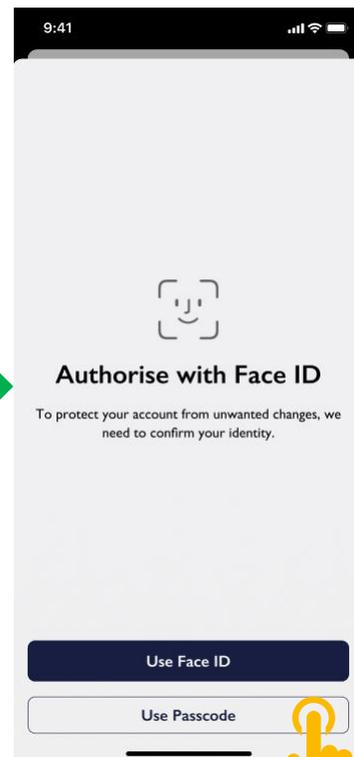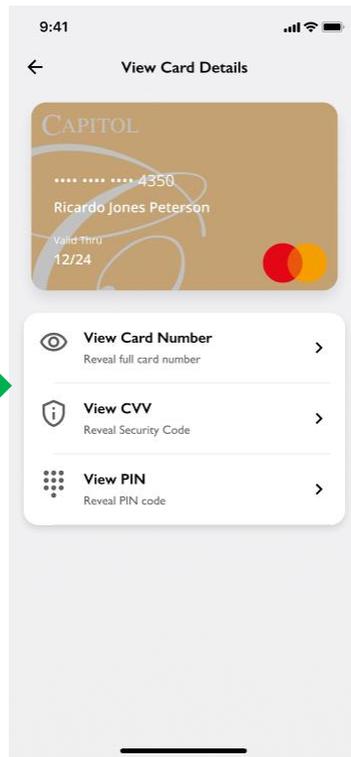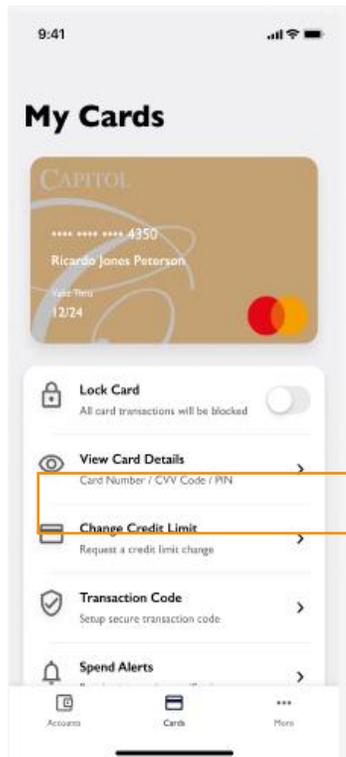
✓ Tap on the **Card view details**

✓ Tap on the **View Card Number, CVV** or **view PIN**

✓ Position your face **in front** of your device

✓ You will see **your Card Number and can copy it**
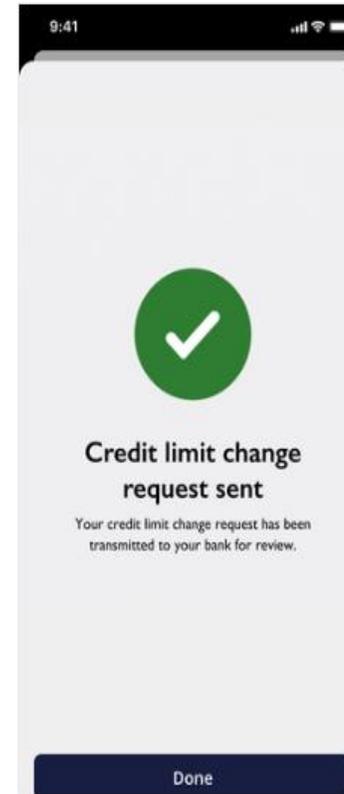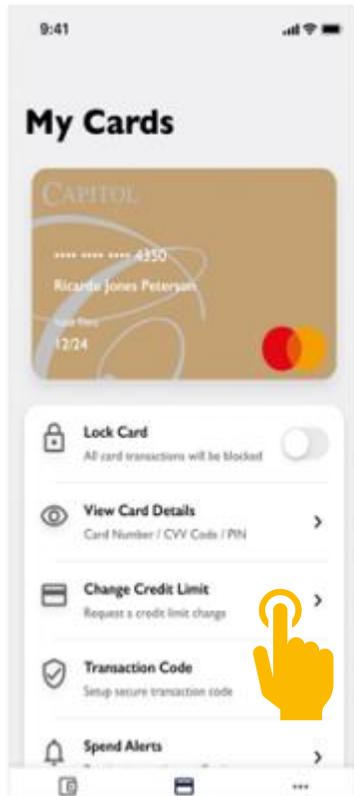
✓ You will see **your CVV**

✓ You will see **your PIN**

CARD MANAGEMENT– CHANGE CREDIT LIMIT
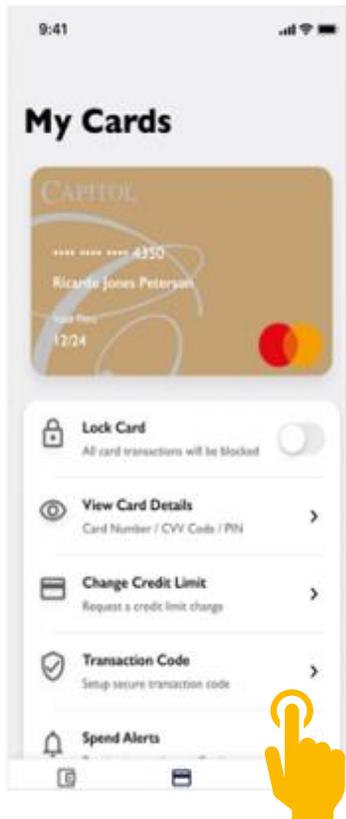
✓ Tap on **Change Credit Limit** button

✓ Choose **your desired Credit Limit**

✓ You will see a success screen confirming that your **Credit Limit change was transmitted to your Bank for review**
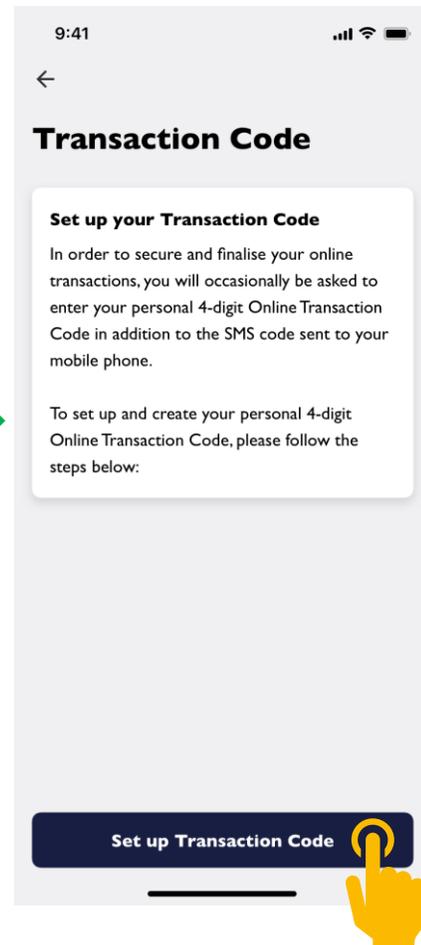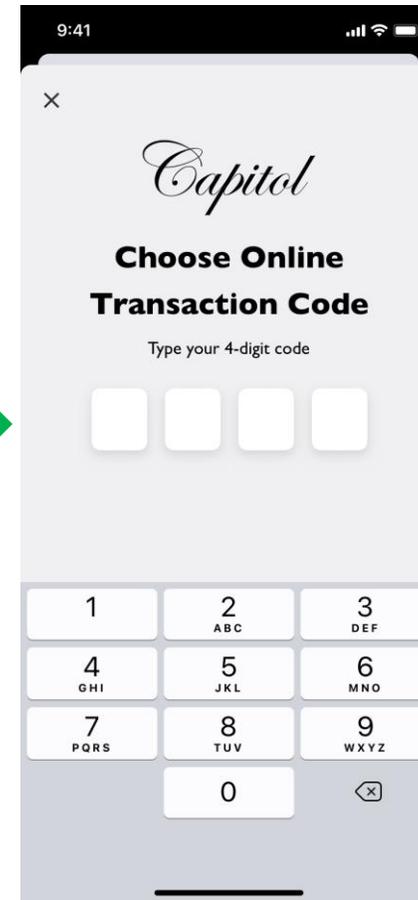
CARD MANAGEMENT – ONLINE TRANSACTION CODE

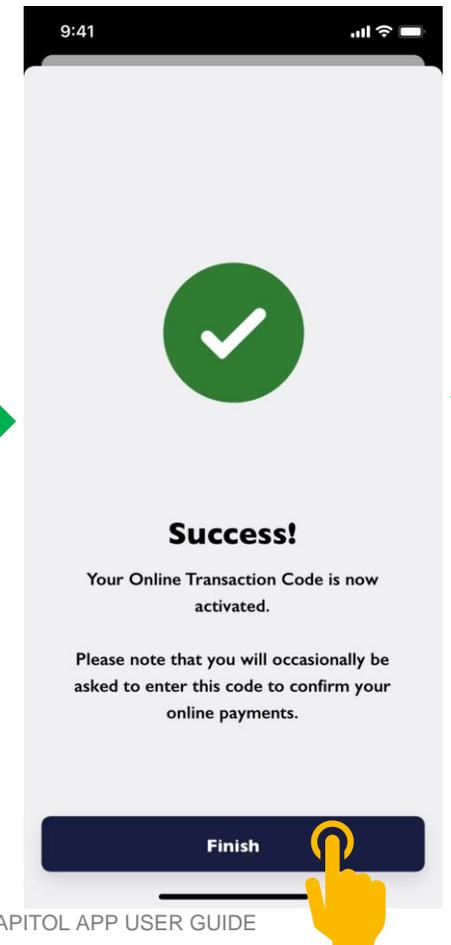✓ Tap on the **Transaction Code** button to **set up** your secure Online Transaction Code

✓ Then, tap on the **Set up Transaction Code** button

✓ You will then be asked to **type a 4-digit code** and to **confirm** it once again

✓ The following message will appear confirming your **code has been set up**. Tap on the **Finish** button
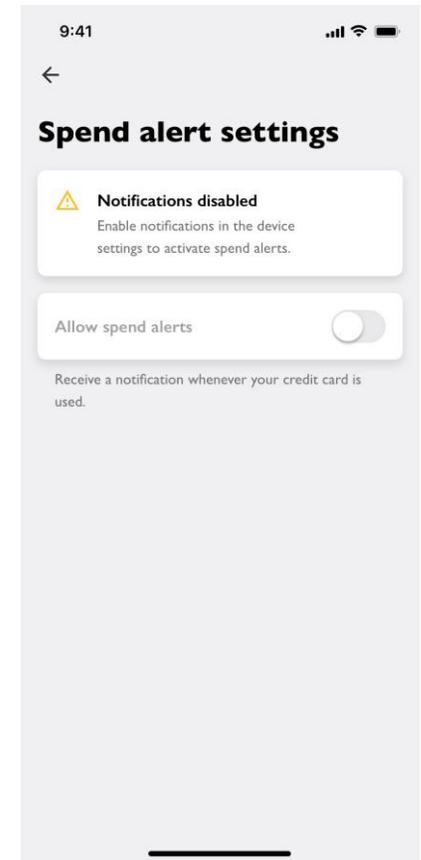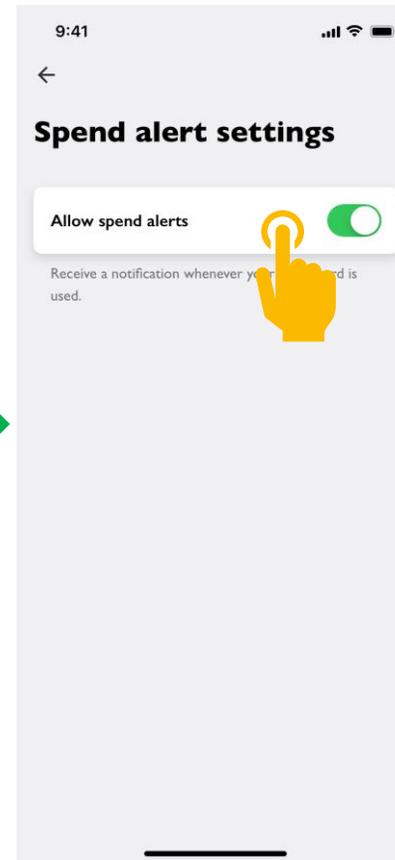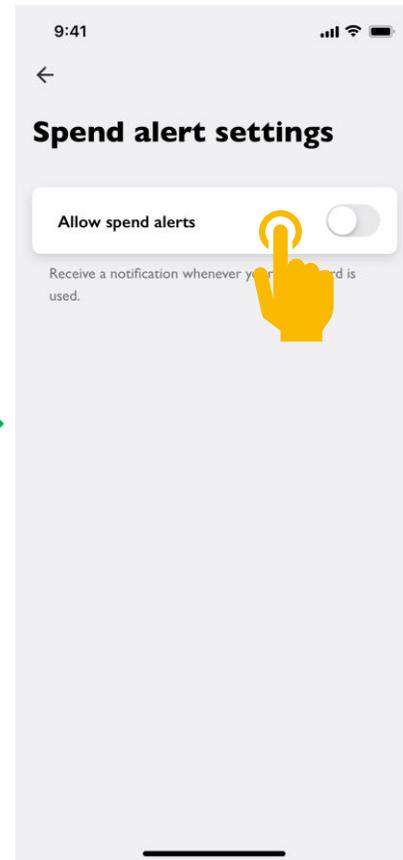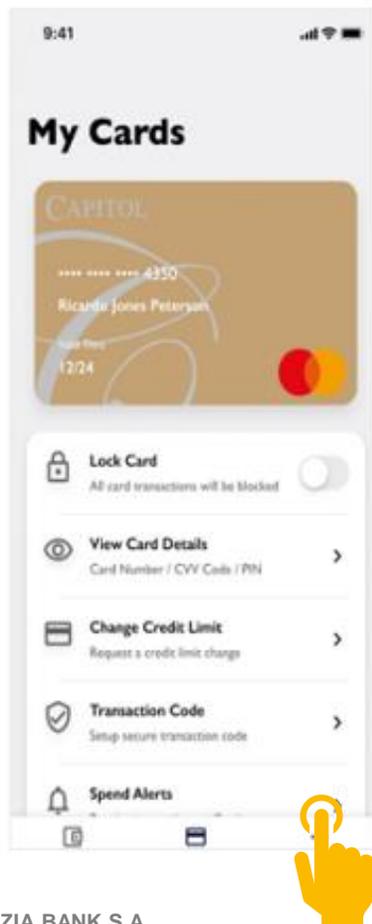
CARD MANAGEMENT – SPEND ALERTS

✓ Tap on the **Spend Alerts** button to turn on/off transaction notifications

✓ Tap on the **Allow spend alerts** button to **activate** transaction notifications

✓ The toggle will then get **coloured** and move **to the right**. Tap again the button to **deactivate** them

✓ If **notifications are disabled,** you must first **enable notifications** on your device's app settings in order to activate them
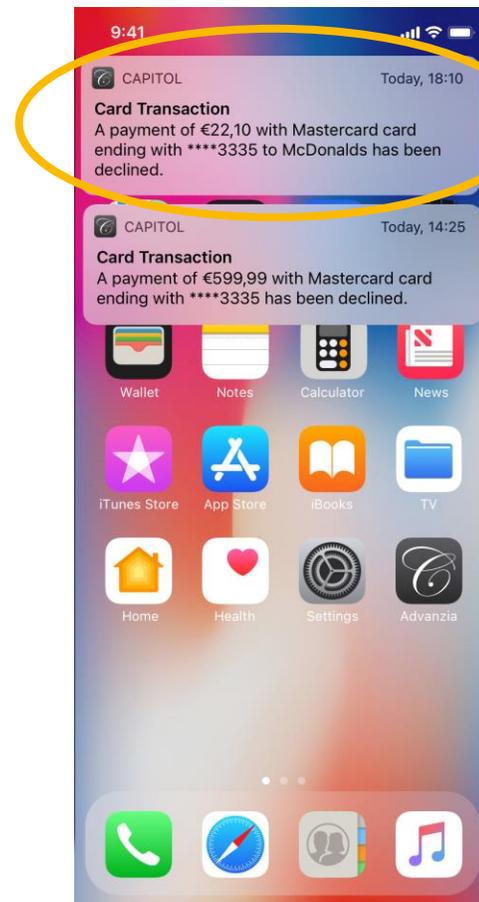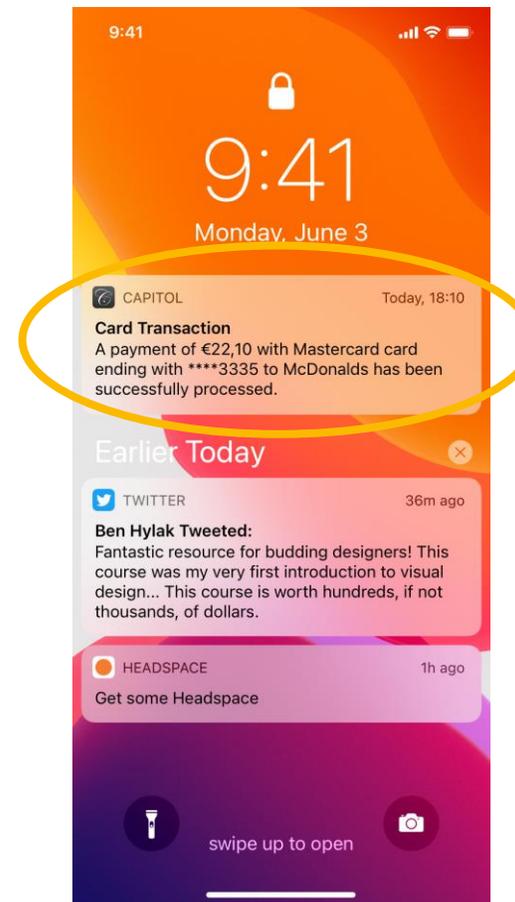
CARD MANAGEMENT – SPEND ALERTS

✓ The spend alerts mention the transaction **amount**, **currency**, **card** used, and **merchant**

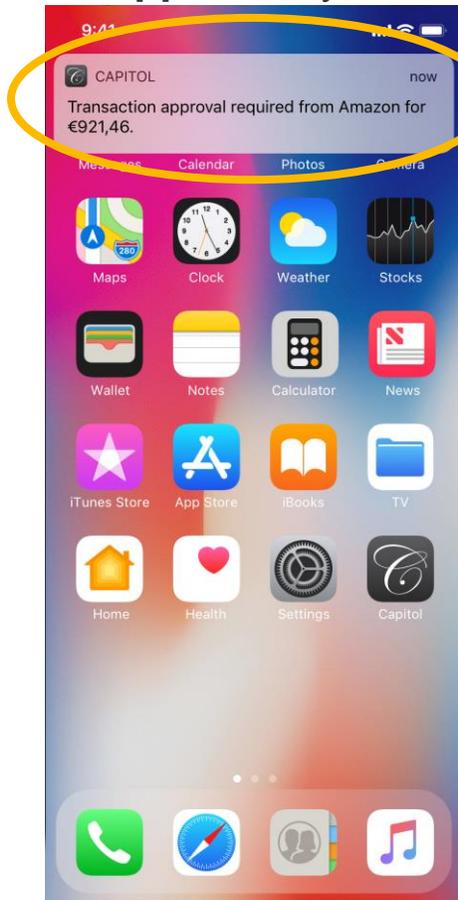✓ You will **also receive alerts** for **Declined transactions**

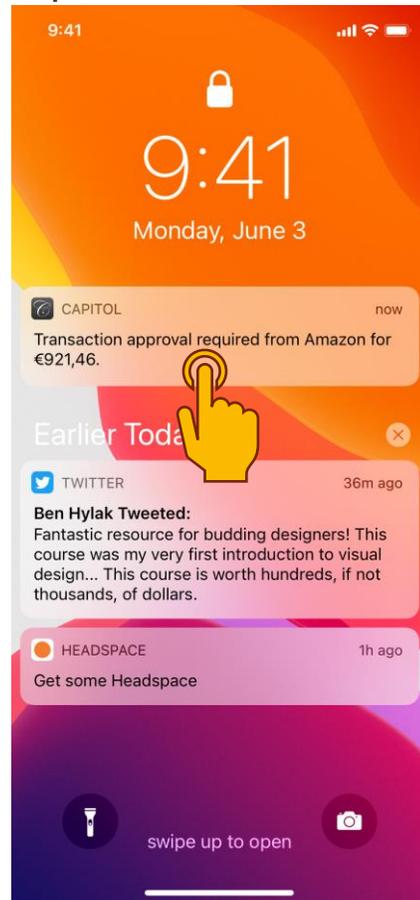✓ They **also appear** while the phone is in **Locked mode**
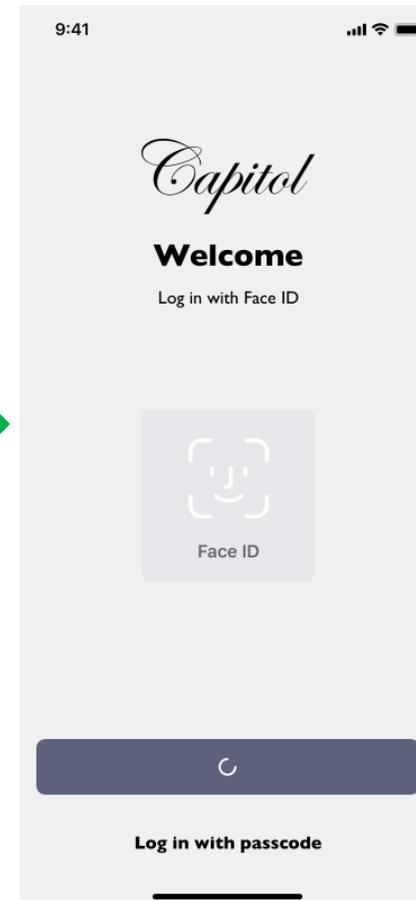
VALIDATING ONLINE TRANSACTIONS

✓ When **validating** an online transaction through the app, **a notification will appear** on your device
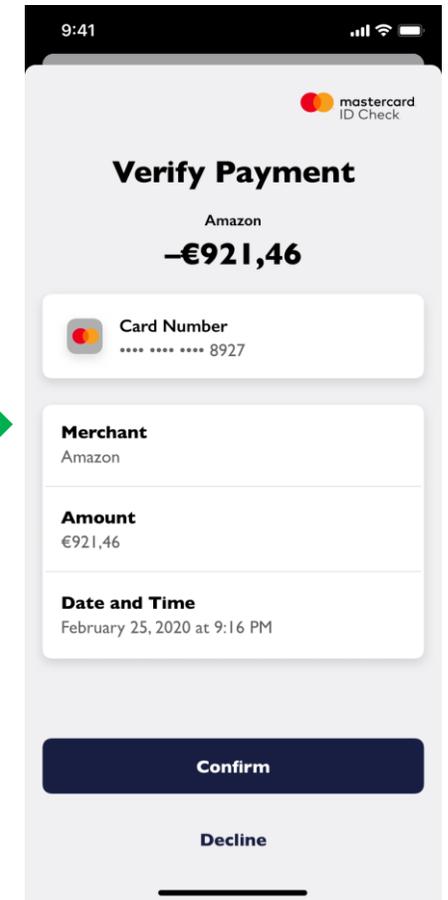
✓ The notification **also appears** while the phone is on **Locked Mode**. Tap on the **notification**

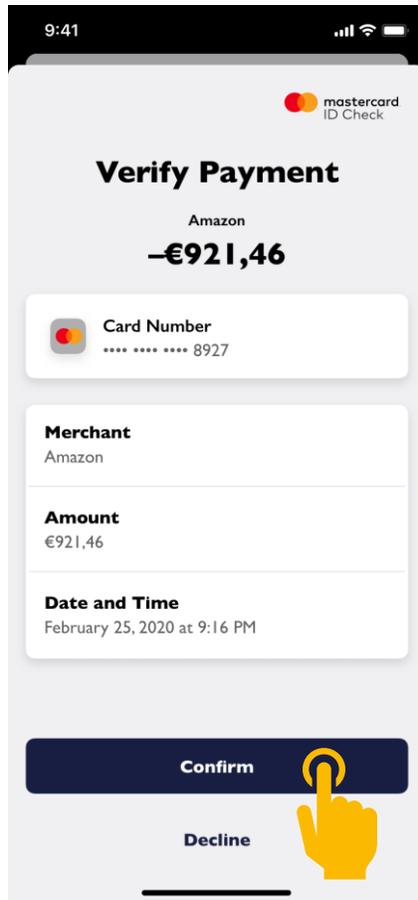✓ The app will open and you will **need to log in** (if not already logged in)

✓ The **Verify Payment** screen will appear, showing the transaction details : **Card Number**, **Merchant**, **Amount**, **Date**, and **Time**
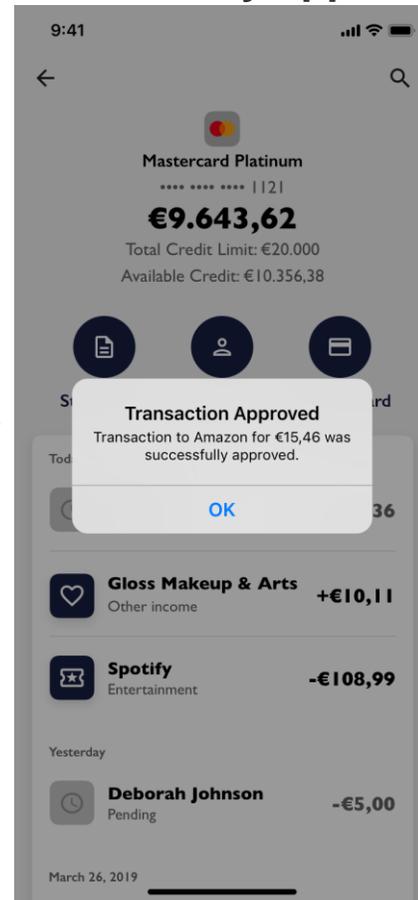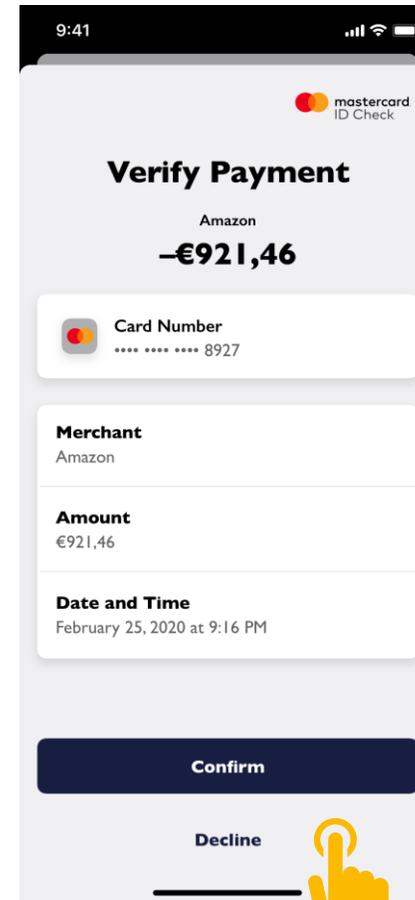
VALIDATING ONLINE TRANSACTIONS

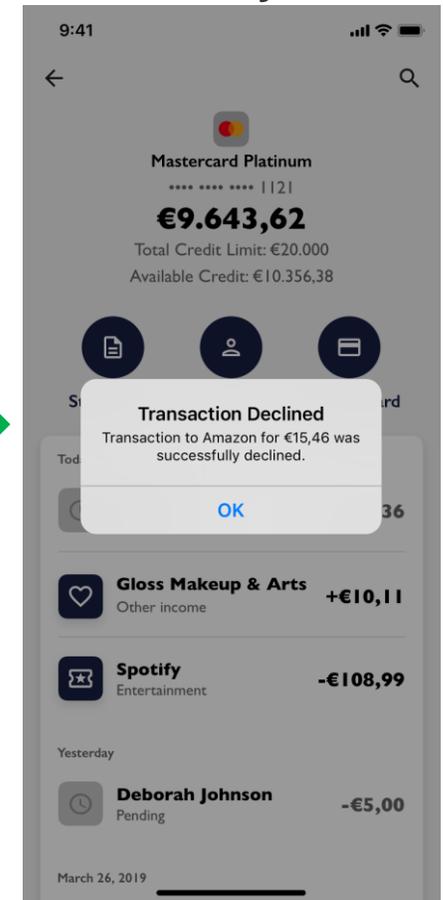✓ To **approve the transaction**, tap on the **Confirm** button

✓ A message will appear, **confirming** that the transaction has been **successfully approved**

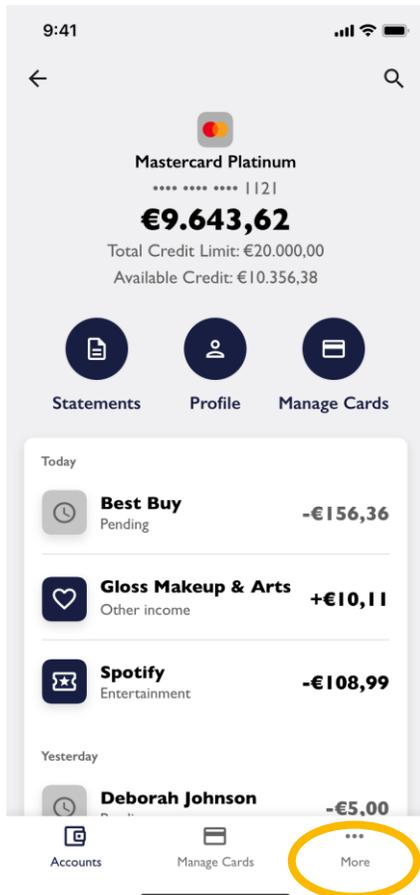✓ If you wish to **decline the transaction**, tap on the **Decline** button

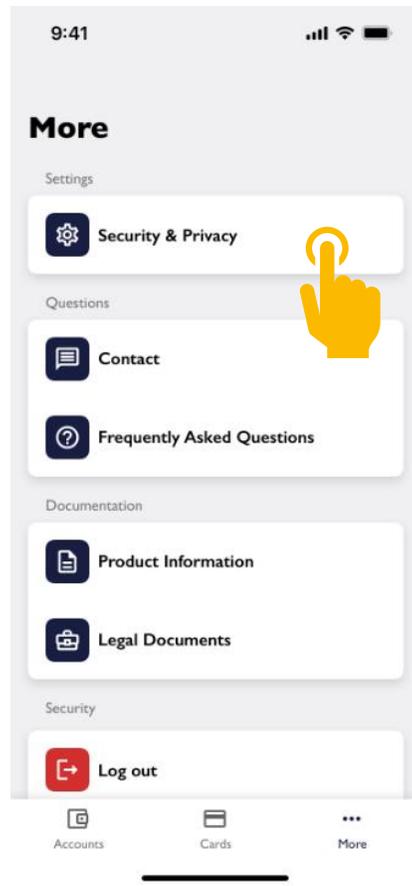✓ A message will appear, **confirming** that the transaction has been **successfully declined**
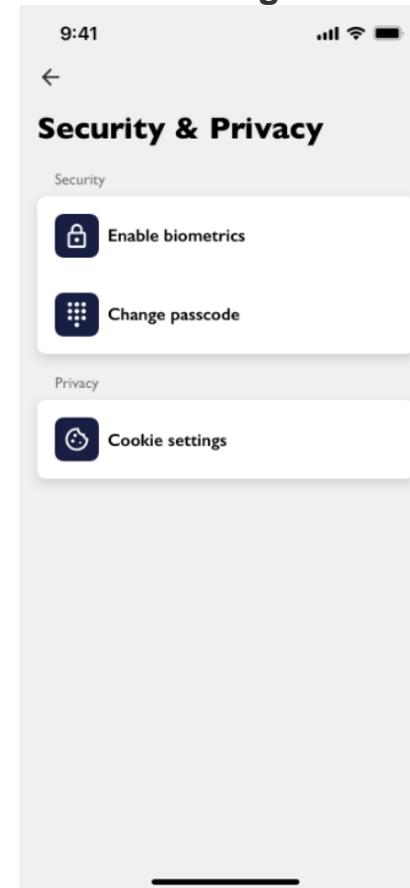
MORE MENU

✓ Tap on the **More** shortcut on the **bottom-right** to go to the **More menu**

✓ Here you can access **Security & Privacy**, **Contact**, **FAQ's**, **Product Information**, **Legal Documents**, and **Log out**
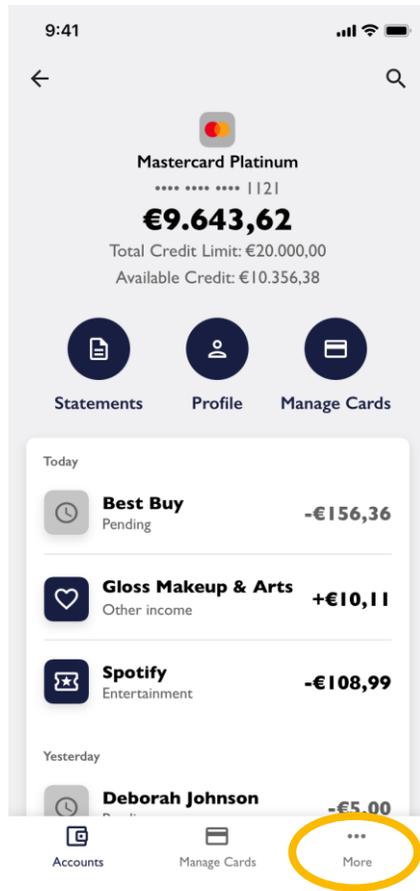
✓ In the Security & Privacy, you will find a submenu to **Enable biometrics, Change passcode** and access to **Cookie settings**.
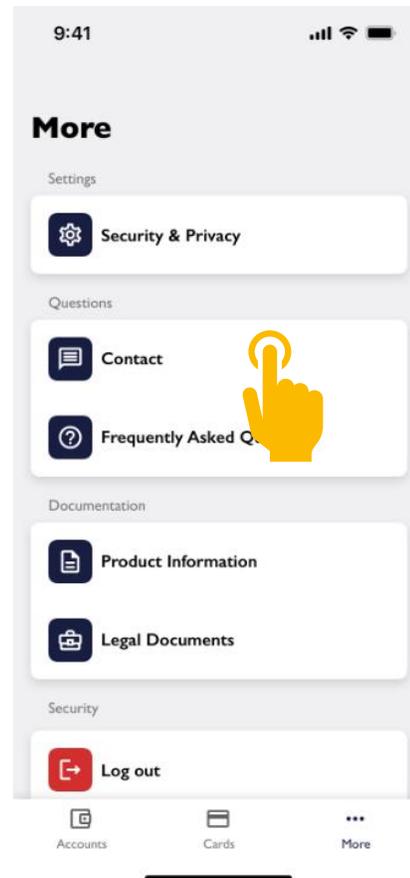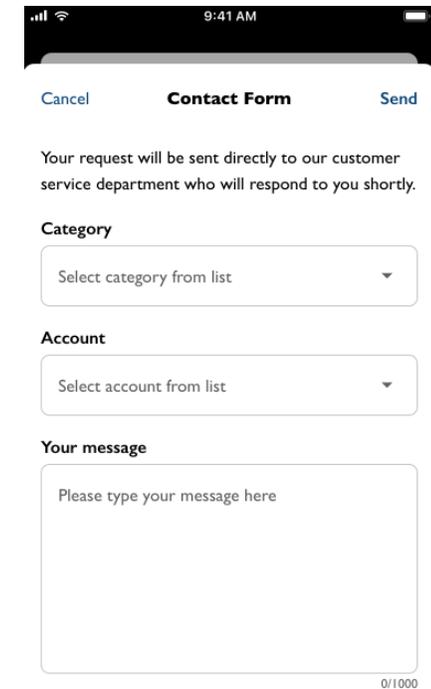
MORE MENU – CONTACT FORM

✓ Tap on the **More** shortcut on the **bottom-right** to go to the **More menu**

✓ Here you can access **Security & Privacy**, **Contact**, **FAQ's**, **Product Information**, **Legal Documents**, and **Log out**
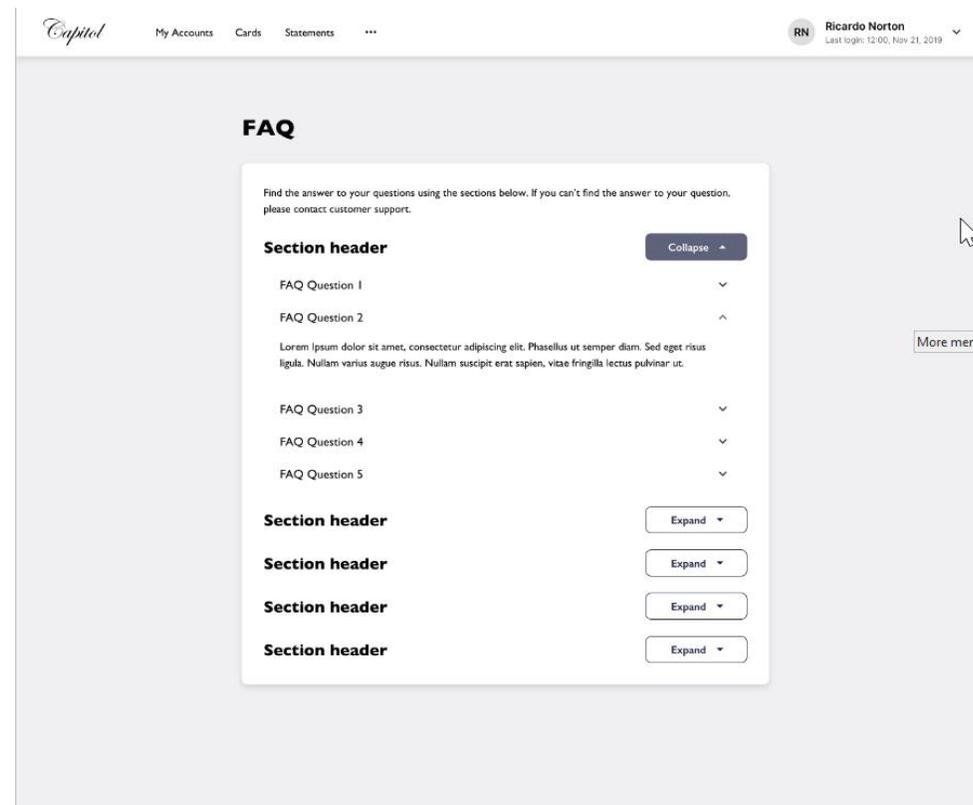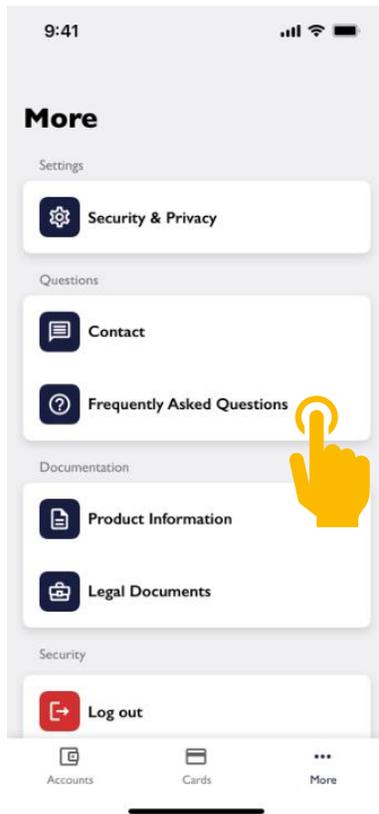
✓ In this form, you can select a **Category**, your **Account**, and **write a message** to **Capitol Customer Service**
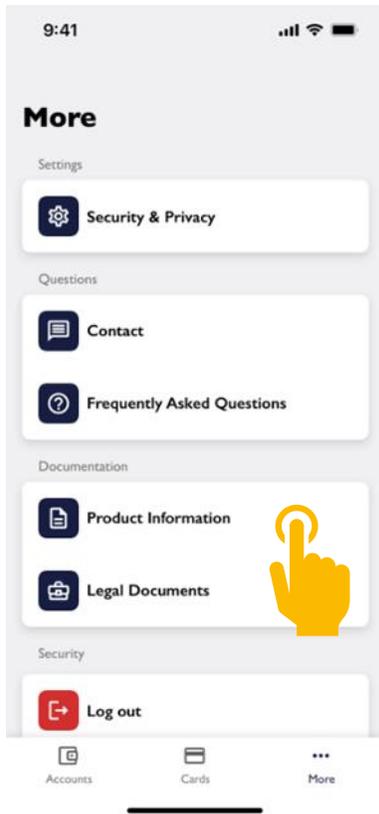
MORE MENU – FREQUENTLY ASKED QUESTIONS

✓ Tap on the **Frequently Asked Questions** button to open up **FAQ's** about your card and the app

✓ A **new page** of the Capitol Service site will open up **on your browser,** displaying the **FAQ's**
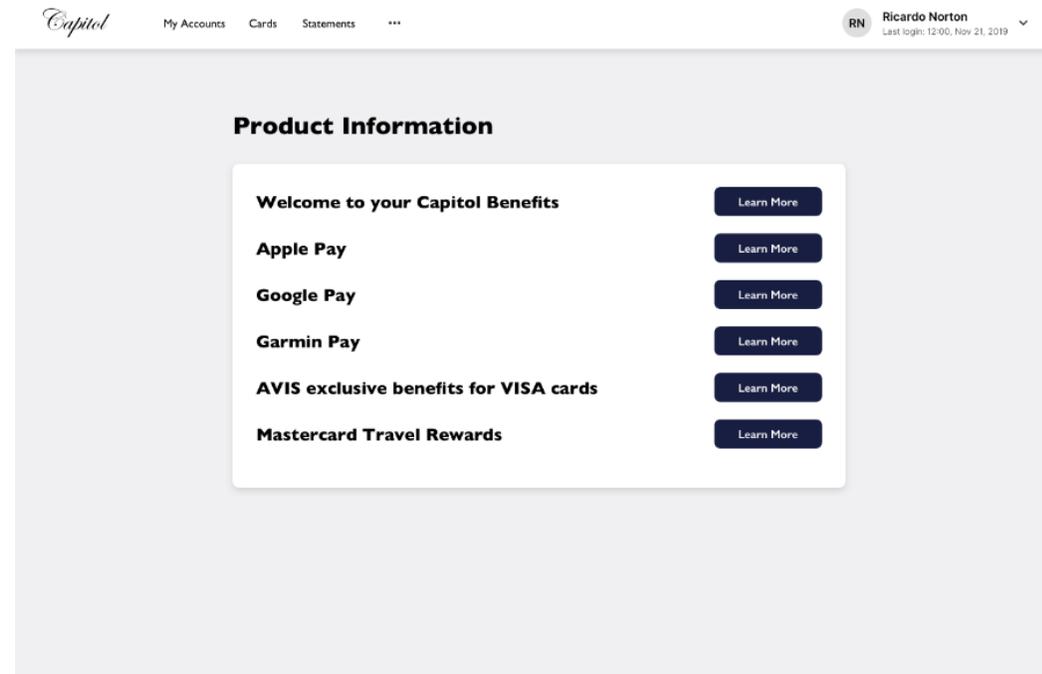
MORE MENU – PRODUCT INFORMATION

✓ Tap on the **Product Information** button to find information about your **card benefits** and **advantages**

✓ A **new page** of the Capitol Service site will open up with **links** to **view** or **download documents** about your card benefits and advantages
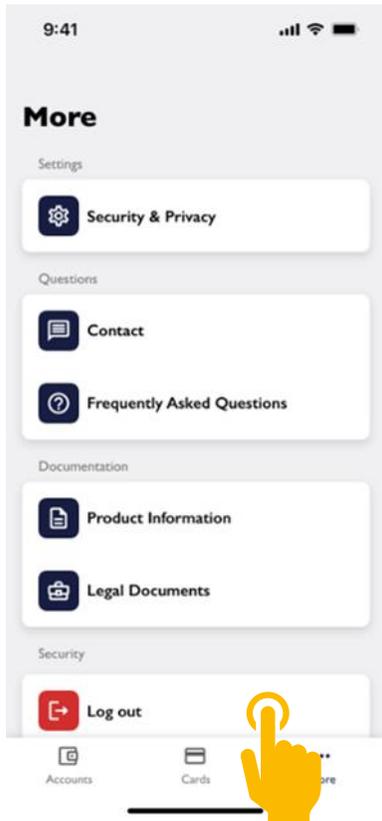
MORE MENU – LEGAL DOCUMENTS

✓ Tap on the **Legal Documents** button to find **legal information** such as the Travel Insurance GTC and Data Protection notice

✓ A **new page** of the Capitol Service site will open up with **links to download** these documents
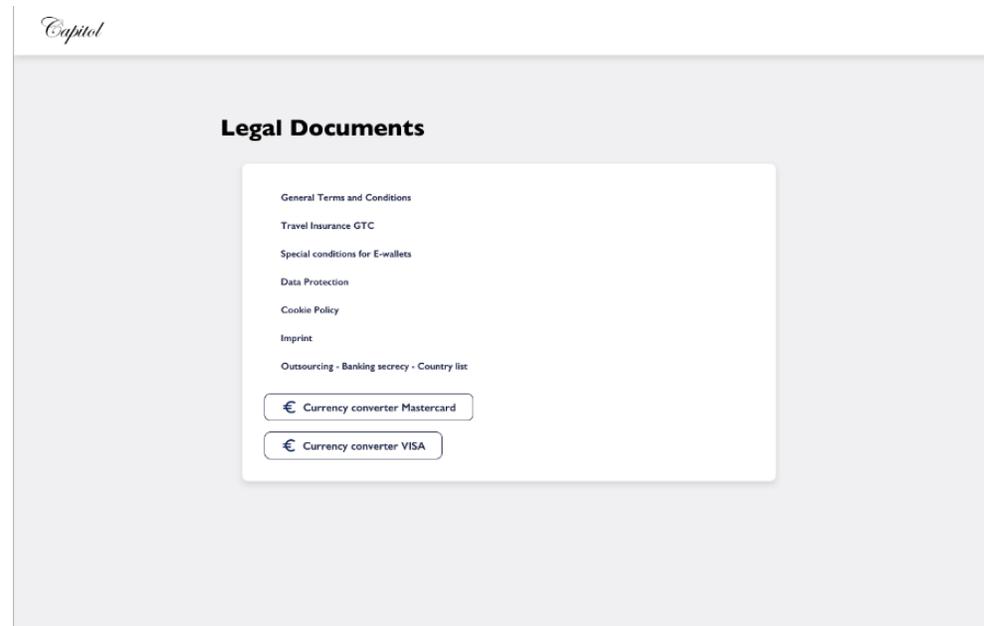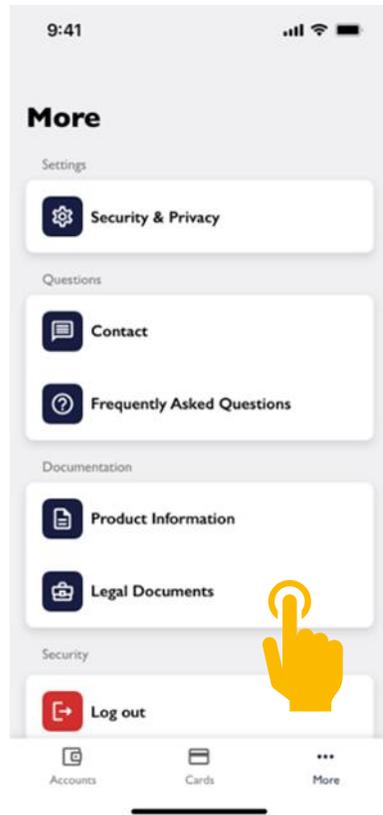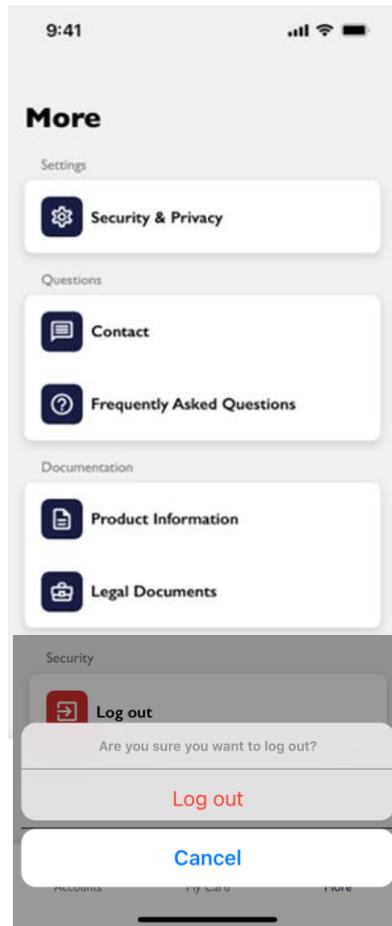
LOGGING OUT

✓ Tap on the **Log out** button **to log out** of the app

✓ A message will appear asking you to **confirm** if you wish to **log out**.

✓ For security reasons, after **5 minutes of inactivity** you will be **automatically logged out**